



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUDED COUNTRIES ENDORSEMENT

This endorsement modifies insurance provided under the following:

MULTINATIONAL CHOICE - KIDNAP, RANSOM OR EXTORTION COVERAGE PART

No coverage is afforded under the MULTINATIONAL CHOICE - KIDNAP, RANSOM OR EXTORTION COVERAGE PART with respect to any "kidnapping", "extortion threat", "detention", or "hijacking" first occurring when the applicable person or property is located in any of the following countries:

Afghanistan, Algeria, Angola, Brazil, Cameroon, Chad, Chechnya, Colombia, Democratic Republic of Congo, El Salvador, Eritrea, Ethiopia, Georgia, Haiti, Indonesia, Iran, Iraq, Lebanon, Liberia, Libya, Mali, Mauritania, Mexico, Nepal, Niger, Nigeria,

North Korea, Pakistan, Peru, Philippines, Republic of South Sudan, Saudi Arabia, Sri Lanka, East Timor, Sierra Leone, Somalia, Sudan, Syria, Trinidad & Tobago, Venezuela, Yemen, Zimbabwe.

This exclusion will apply regardless of where the applicable person or property is ultimately taken or held.

The excluded countries listed above are in addition to the countries excluded in the Kidnap, Ransom or Extortion Coverage Form.